



IN THE CLAIMS:

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6. (Amended) A method for presenting electronic financial card offers on a public network comprising:

(a) creating a public network site, said site associated with an identifier for accessing said site;

(b) defining terms for financial cards;

(c) associating ratings with said financial card terms;

(d) providing a rating for a financial card applicant accessing said site using said identifier;

(e) locating offers to present to said financial card applicant, said offers located by comparing said financial card applicant rating with said ratings associated with said financial card terms; and

(f) presenting said offers to said financial card applicant.

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10. (Newly Added) An electronic financial offering system comprising:

a first database for storing financial institution data comprising financial institution selection criteria and financial offering data for participating financial institutions;

a second database for storing credit history data; and

one or more servers adapted to:

(a) obtain application data from an applicant;

(b) obtain from said second database credit history data for said applicant in accordance with said application data;

(c) process said application data and said credit history data for said applicant to locate from said first database financial offerings appropriate for said applicant; and

(d) present said appropriate financial offerings to said applicant.

11. (Newly Added) The system of claim 10 wherein said application data comprises the applicant's name, telephone number, home address, e-mail address, income, other assets and liabilities, and bank account numbers.

12. (Newly Added) The system of claim 10 wherein said appropriate financial offerings for said applicant are located in accordance with a grading system process.

13. (Newly Added) The system of claim 12 wherein said grading system process assigns a grade/score to the applicant using the application data and credit history data and uses the grade/score to search each participating financial institution's selection criteria to locate the appropriate financial offerings.

14. (Newly Added) The system of claim 13 wherein each financial institution's selection criteria are organized in a matrix associating financial offering data with a minimum grade/score combination.

15. (Newly Added) The system of claim 10 wherein each of said appropriate financial offerings is presented to the applicant in a single computer display.

16. (Newly Added) The system of claim 10 wherein said appropriate financial offerings are presented in the form of a menu comprising a summary of each financial offering from which the applicant may make a selection to review details of the financial offering.

17. (Newly Added) The system of claim 10 wherein said financial offerings are credit card offerings.

18. (Newly Added) A method for presenting electronic financial offerings comprising:

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- a) obtaining financial institution data comprising financial institution selection criteria and financial offering data for participating financial institutions, wherein said financial institution selection criteria comprises financial risk ratings associated with financial offerings;
  - b) prompting an applicant for application data;
  - c) obtaining credit history data for said applicant in accordance with said application data;
  - d) assigning a financial risk rating to said applicant in accordance with said credit history data;
  - e) selecting from said financial institution data financial offerings in accordance with said financial risk rating and said financial institution selection criteria; and
  - (d) presenting to said applicant selected financial offerings.

19. (Newly Added) The method of claim 18 wherein prompting the applicant comprises prompting the applicant for the applicant's name, telephone number, home address, e-mail address, income, other assets and liabilities, and bank account numbers.

20. (Newly Added) The method of claim 18 wherein assigning a financial risk rating comprises assigning a rating in accordance with a grading system process.

21. (Newly Added) The method of claim 20 wherein said grading system process assigns a grade/score to the applicant using the application data and credit history data and uses the grade/score to search each participating financial institution's selection criteria to select financial offerings.

22. (Newly Added) The method of claim 21 wherein each financial institution's selection criteria are organized in a matrix associating financial offering data with a minimum grade/score combination.

23. (Newly Added) The method of claim 18 wherein presenting to said applicant selected financial offerings comprises presenting each of said selected financial offerings in a single computer display.

24. (Newly Added) The method of claim 18 wherein presenting to said applicant selected financial offerings comprises presenting selected financial offerings in the form